

08/07/01
J1054 U.S. PTO**NEW UTILITY PATENT APPLICATION TRANSMITTAL***(Only for new nonprovisional applications under 37 C.F.R. 1.53(b))*

Docket No.

09999-2654Total pages in this
submission**TO THE ASSISTANT COMMISSIONER FOR PATENTS****Box Patent Application
Washington, D.C. 20231**

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for an invention entitled:

ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

And invented by:

JAMES G. GATTO**IF A CONTINUATION APPLICATION**, check appropriate box and supply requisite information:☒ Continuation ☐ Divisional☐ Continuation-in-part (CIP) of prior application No.:09/658,622, which is a divisional of
08/670,599, which is a CIP of
08/421,486

Enclosed are:

Application Elements

1. ☐ Filing fee as calculated and transmitted as described below
2. ☒ Specification having 40 pages(s) and including the following:
 - a. ☒ Descriptive title of the invention
 - b. ☐ Cross references to related applications *(if applicable)*
 - c. ☐ Statement regarding Federally-sponsored research/development *(if applicable)*
 - d. ☐ Reference to microfiche appendix *(if applicable)*
 - e. ☒ Background of the invention
 - f. ☒ Brief summary of the invention
 - g. ☒ Brief description of the drawings *(if drawings filed)*
 - h. ☒ Detailed description of the preferred embodiments
 - i. ☒ Claims as classified below
 - j. ☒ Abstract of the disclosure

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Application Elements (continued)

3. ☒ Drawing(s) (when necessary as prescribed by 35 U.S.C. 113)
☒ Formal ☐ Informal Number of sheets: 6
4. ☒ Oath or Declaration
a. ☐ Newly executed (original or copy) ☐ Unexecuted
b. ☒ Copy from a prior application (37 C.F.R. 1.63(d) (for continuation/divisional applications only)
c. ☐ With Power of Attorney ☒ Without Power of Attorney
5. ☒ Incorporation by reference (usable if Box 4b is checked)
The entire disclosure of the prior application, from which a copy of the oath or declaration is
6. ☐ Computer program in microfiche
7. ☐ Genetic sequence submission (if applicable, all must be included)
a. ☐ Paper copy
b. ☐ Computer readable copy
c. ☐ Statement verifying identical paper and computer readable copies

Accompanying Application

8. ☐ Assignment papers (cover sheet & document(s))
9. ☐ 37 C.F.R. 3.73(b) statement (when there is an assignee)
10. ☐ English translation document (if applicable)
11. ☐ Information Disclosure Statement/PTO-1449 ☐ Copies of IDS citations
12. ☒ Preliminary Amendment
13. ☒ Acknowledgment postcard
14. ☐ Certified copy of priority document(s) (if foreign priority is claimed)
15. ☐ Certificate of Mailing
☐ First Class ☐ Express Mail (Label No.: _____)
16. ☐ Small Entity statement(s) -- # submitted _____ (if Small Entity status claimed)

Accompanying Application (continued)

- 17.
- ☒
- Additional enclosures (please identify below):

Nonpublication Request Under 35 U.S.C. 122(b)(2)(B)(i)

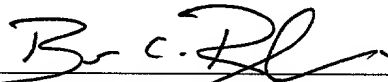
Fee Calculation and Transmittal

The filing fee for this utility patent application is calculated and transmitted as follows:

☐ Large Entity ☒ Small Entity

CLAIMS AS FILED					
For	# Filed	# Allowed	# Extra	Rate	Fee
Total Claims	24	- 20 =	4	x \$9.00	\$36.00
Independent Claims	4	- 3 =	1	x \$40.00	\$40.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other Fees (specify purpose):					
BASIC FEE					\$355.00
TOTAL FILING FEE					\$431.00

- ☐ A check in the amount of _____ to cover the total filing fee is enclosed.
- ☐ The Commissioner is hereby authorized to charge and Deposit Account No. 50-0311 as described
- ☐ Charge the amount of _____ as filing fee.
- ☐ Credit any overpayment.
- ☐ Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.
- ☐ Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant



Dated: August 7, 2001

Bradford C. Blaise, Reg. No. 47,429

James G. Gatto, Reg. No. 32,694

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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

NONPUBLICATION REQUEST UNDER 35 U.S.C. 122(b)(2)(B)(i)	First Named Inventor		James G. Gatto
	Title	Electronic Fund Transfer or Transaction System	
	Atty Docket Number		09999-2654

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

August 7, 2001

Date _____

Signature

Bradford C. Blaise

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**